Amendments to the Claims:

The following listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A binder ~~used~~ for use as an anisotropic conductive film for bonding electronic components, a physical property of the binder being different in a thickness direction thereof in a state where the binder is bonded with at least the electronic components, the binder comprising:

a first layer formed of a mix of a silica insulating filler and a first resin; and

a second layer including a second resin as a base material and a dispersion of conductive particles, the first resin and the second resin being epoxy resins having different physical properties from each other in a state where the binder is bonded with at least the electronic components.

2-3. (Canceled).

4. (Currently Amended) The binder as defined in Claim ~~3~~1, wherein a coefficient of thermal expansion of the first resin is smaller than a coefficient of thermal expansion of the second resin.

5. (Currently Amended) The binder as defined in Claim 4, wherein ~~the silica-based~~a silica insulating filler is mixed only in the first resin.

6. (Currently Amended) The binder as defined in Claim 4, wherein the ~~silica-based~~silica insulating filler is mixed in the first resin and the second resin, and a ~~mixing~~ component ratio of the ~~silica-based~~silica insulating filler in the first resin is greater than a ~~mixing~~ component ratio of the ~~silica-based~~silica insulating filler in the second resin.

7. (Currently Amended) The binder as defined in Claim ~~3~~1, wherein the second resin is made lower in ~~elastic~~ modulus of elasticity than the first resin.

8. (Currently Amended) The binder as defined in Claim 7, wherein the second resin ~~is a metamorphic~~includes an epoxy resin.

9. (Canceled).

10. (Currently Amended) The binder as defined in Claim ~~3~~1, wherein conductive particles are dispersed only in the second resin.

11. (Currently Amended) The binder as defined in claim ~~3~~1,

wherein the conductive particles are dispersed only in the second resin; and

wherein the second layer is thinner than the first layer, and the second resin has higher viscosity than the first resin when melted.

12. (Currently Amended) The binder as defined in Claim 11, wherein the ~~silica-based~~silica insulating filler is mixed only in the second resin.

13. (Currently Amended) The binder as defined in Claim 11, wherein the silica-based filler is mixed in the first resin and the second resin, and a ~~mixing~~ component ratio of the ~~silica-based~~silica insulating filler in the second resin is greater than a ~~mixing~~ component ratio of the ~~silica-based~~silica insulating filler in the first resin.

14. (Original) The binder as defined in Claim 11, wherein a molecular weight of the second resin is greater than a molecular weight of the first resin.

15. (Currently Amended) A semiconductor device comprising:

a semiconductor chip;

a substrate on which a interconnecting pattern is formed; and

a binder electrically connecting the semiconductor chip and the interconnecting pattern, the binder including:

a first layer; and

a second layer disposed closer to the substrate than the first layer, ~~wherein~~ a coefficient of thermal expansion of the first layer being smaller than a coefficient of

thermal expansion of the second layer ~~the binder differs in a coefficient of thermal expansion or an elastic modulus in a thickness direction thereof~~.

16. (Original) The semiconductor device as defined in Claim 15, wherein the binder is an anisotropic conductive film.

17.-18. (Canceled)

19. (Previously Presented) A circuit board on which the semiconductor device as defined in Claim 15 is mounted.

20. (Presently Presented) Electronic equipment comprising the semiconductor device as defined in Claim 15.

21. (Currently Amended) A method of manufacturing a semiconductor device, comprising:

_____ ~~a step of~~ providing a binder ~~having a multilayer structure,~~ between a semiconductor chip and a interconnecting pattern of a substrate on which is formed the interconnecting pattern~~,~~;

_____ pressing the semiconductor chip and the substrate~~,~~; and

_____ electrically connecting the semiconductor chip and the interconnecting pattern, the binder including a first layer and a second layer disposed closer to the substrate than the first layer, a coefficient of thermal expansion of the first layer being smaller than a coefficient of thermal expansion of the second layer ~~wherein a physical property of each layer of the binder having the multilayer structure is different from one another~~.

22. (Original) The method of manufacturing a semiconductor device as defined in Claim 21,

wherein the binder is an anisotropic conductive film.

23. (Canceled)

24. (Original) The method of manufacturing a semiconductor device as defined in Claim 23,

wherein the second layer is formed after the first layer.

25.-26. (Canceled).

27. (Previously Presented) The method of manufacturing a semiconductor device as defined in Claim 21,

wherein the binder is the binder as defined in Claim 4~~any one of Claims 4 to 14~~.

28. (Canceled).

29. (New) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed only in the first layer.

30. (New) The semiconductor device as defined in Claim 15, wherein the second layer includes an epoxy resin.

31. (New) The semiconductor device as defined in Claim 15, wherein conductive particles are dispersed only in the second layer.

32. (New) The semiconductor device as defined in Claim 15,

wherein the conductive particles are dispersed only in the second layer: and

wherein the second layer is thinner than the first layer, and the second layer has higher viscosity than the first layer when melted.

33. (New) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed only in the second layer.

34. (New) The semiconductor device as defined in Claim 15, wherein a silica insulating filler is mixed in the first layer and the second layer, and a component ratio of the

silica insulating filler in the second layer is greater than a component ratio of the silica insulating filler in the first layer.

35. (New) The semiconductor device as defined in Claim 15, wherein a molecular weight of the second layer is greater than a molecular weight of the first layer.

36. (New) A semiconductor device comprising:

a semiconductor chip;

a substrate on which a interconnecting pattern is formed; and

a binder electrically connecting the semiconductor chip and the interconnecting pattern, the binder including:

a first layer; and

a second layer disposed closer to the substrate than the first layer, wherein a modulus of elasticity of the second layer is smaller than a modulus of elasticity of the first layer.

37. (New) The semiconductor device as defined in Claim 36, wherein the binder is an anisotropic conductive film.

38. (New) The semiconductor device as defined in Claim 36, wherein a coefficient of thermal expansion of the first layer is smaller than a coefficient of thermal expansion of the second layer.

39. (New) The semiconductor device as defined in Claim 36, wherein a silica insulating filler is mixed only in the first resin.

40. (New) The semiconductor device as defined in Claim 36, wherein a silica insulating filler is mixed in the first layer and the second layer, and a component ratio of the silica insulating filler in the first layer is greater than a component ratio of the silica insulating filler in the second layer.

41. (New) The semiconductor device as defined in Claim 36, wherein the second resin includes an epoxy resin.

42. (New) The semiconductor device as defined in Claim 36,

wherein conductive particles are dispersed only in the second layer; and

wherein the second layer is thinner than the first layer, and the second layer has higher viscosity than the first layer when melted.

43. (New) The semiconductor device as defined in Claim 36, wherein a molecular weight of the second layer is greater than a molecular weight of the first layer.

44. (New) A circuit board on which the semiconductor device as defined in Claim 36 is mounted.

45. (New) Electronic equipment comprising the semiconductor device as defined in Claim 36.

46. (New) A method of manufacturing a semiconductor device, comprising:

providing a binder between a semiconductor chip and an interconnecting pattern of a substrate on which is formed the interconnecting pattern;

pressing the semiconductor chip and the substrate; and

electrically connecting the semiconductor chip and the interconnecting pattern, the binder including a first layer and a second layer, the second layer being disposed closer to the substrate than the first layer, a modulus of elasticity of the second layer being smaller than a modulus of elasticity of the first layer.

47. (New) The method of manufacturing a semiconductor device as defined in Claim 46, wherein the binder is an anisotropic conductive film.

48. (New) The method of manufacturing a semiconductor device as defined in Claim 46, wherein the second layer is formed after the first layer.

49. (New) The method of manufacturing a semiconductor device as defined in Claim 46, wherein the binder is the binder as defined in Claim 4.